Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
EASTERN DISTRICT OF MISSOURI	-	
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on	Tiana	_	
	your government-issued picture identification (for	First name		First name
	example, your driver's license or passport).	C.		
	licelise of passporty.	Middle name		Middle name
	Bring your picture identification to your	Jones		
	meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)		Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years			
	Include your married or maiden names and any assumed, trade names and doing business as names.	Tiana C. Conway Tiana Conway Jones		
	Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.	DBA A Taste of Luxurie - 83-0488917		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-6715		

Official Form 101

Debtor 1 Tiana C. Jones

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4. Your Employer Identification Number (EIN), if any.						
		EIN	EIN			
5.	Where you live		If Debtor 2 lives at a different address:			
		6313 Darlow Dr. Saint Louis, MO 63123 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Saint Louis				
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

Debtor 1 Tiana C. Jones Pg 3 of 16 Case number (if known)

7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.								
	choosing to file under	☐ Chapter 7								
		☐ Chap								
		☐ Chap								
		■ Chap								
		— Опар	101 10							
8.	How you will pay the fee	abo	out how yo	u may pay. Typically, if you attorney is submitting your	u are paying	the fee yourself,	you may pay with cash	r local court for more details n, cashier's check, or money h a credit card or check with		
						e this option, sign	and attach the Applica	ation for Individuals to Pay		
			•	e in Installments (Official F	•	this option only if	you are filing for Char	oter 7. By law, a judge may,		
		but ap	of the official poverty line that this option, you must fill out a your petition.							
9.	Have you filed for bankruptcy within the	□ No.								
	last 8 years?	Yes.								
			District	EDMO	When	7/15/19	Case number	19-44395		
			District	EDMO	When	5/10/19	Case number	19-42991		
			District	See Attachment	When		Case number			
10.	Are any bankruptcy cases pending or being	■ No								
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.								
	annate:		Debtor				Relationship to	/OU		
			District		When		Case number, if			
			Debtor				Relationship to			
			District		When		Case number, if			
11.	Do you rent your residence?	■ No.	Go to li	ne 12.						
	residerice :	☐ Yes.	Has yo	ur landlord obtained an ev	iction judgme	ent against you?				
				No. Go to line 12.						
			_	 No. Go to line 12. Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it this bankruptcy petition. 						

Debtor 1 Tiana C. Jones Pg 4 of 16 Case number (if known)

	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.				
		☐ Yes.	Name	e and location of busin	ess			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	Name of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	per, Street, City, State	& ZIP Code			
	it to this petition.		Chec	k the appropriate box	to describe your business:			
				Health Care Busine	ss (as defined in 11 U.S.C. § 101(27A))			
				Single Asset Real E	state (as defined in 11 U.S.C. § 101(51B))			
				Stockbroker (as def	ned in 11 U.S.C. § 101(53A))			
				Commodity Broker	as defined in 11 U.S.C. § 101(6))			
				None of the above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code, and are you a <i>small business</i> <i>debtor</i> or a debtor as defined by 11 U.S. C. § 1182(1)? For a definition of <i>small</i> <i>business debtor</i> , see 11 U.S.C. § 101(51D).	proceed ι you are c	I am not filing under Chapter 11.					
		☐ Yes.			, I am a small business debtor according to the definition in the Bankruptcy Code, and under Subchapter V of Chapter 11.			
		☐ Yes.			, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I ubchapter V of Chapter 11.			
Part	4: Report if You Own or	Have Any	Hazardo	ous Property or Any	Property That Needs Immediate Attention			
14.	Do you own or have any	■ No.						
	property that poses or is alleged to pose a threat	☐ Yes.						
	of imminent and identifiable hazard to public health or safety?	— 163.	What is	the hazard?				
	Or do you own any property that needs immediate attention?			diate attention is why is it needed?				
	For example, do you own perishable goods, or		NA (1	s the property?				

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Debtor 1 Tiana C. Jones Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Tiana C. Jones

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?

Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

No. Go to line 16b.

Yes. Go to line 17.

Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

No. Go to line 16c.

			INO. GO to line 16c.							
			☐ Yes. Go to line 17.							
		16c.	State the type of debts you owe the	nat are not consumer debts or business de	ebts					
7.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapter 7. G	o to line 18.						
af pr ac ar be di	Do you estimate that after any exempt property is excluded and	☐ Yes.		am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses re paid that funds will be available to distribute to unsecured creditors?						
	administrative expenses		□ No							
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes							
8.	How many Creditors do you estimate that you owe?	☐ 1-49 ■ 50-99 ☐ 100-1 ☐ 200-9	99	☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000					
9.	How much do you estimate your assets to be worth?	\$100 ,	50,000 01 - \$100,000 001 - \$500,000 001 - \$1 million	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion					
0.	How much do you estimate your liabilities to be?	= \$100,	50,000 001 - \$100,000 001 - \$500,000 001 - \$1 million	☐ \$1,000,001 - \$10 million ☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion □ More than \$50 billion					

Part 7: Sign Below

For you

2

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Is/ Tiana C. Jones
Tiana C. Jones
Signature of Debtor 1

Executed on February 16, 2024
MM / DD / YYYY

Executed on MM / DD / YYYY

Debtor 1 Tiana C. Jones Pg 7 of 16 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Brent S	S. Westbrook	Date	February 16, 2024
Signature of	Attorney for Debtor		MM / DD / YYYY
Brent S. W	Vestbrook 59400 MO		
	k Law Group LLC		
Firm name			
515 Jeffer	son St.		
Suite C			
Saint Cha	rles, MO 63301		
Number, Street,	City, State & ZIP Code		
Contact phone	636-493-9231	Email address	brent@westbrooklawgroup.com
59400 MO	MO		
Bar number & S	tato		

Debtor 1 Tiana C. Jones Pg 8 of 16 Case number (if known)

Fill in this infor				
Debtor 1	Tiana C. Jones			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		EASTERN DISTRICT C	PF MISSOURI	
Case number (if known)				☐ Check if this is an amended filing

FORM 101. VOLUNTARY PETITION

Prior Bankruptcy Cases Filed Attachment

District	Case Number	Date Filed
EDMO	19-44395	7/15/19
EDMO	19-42991	5/10/19
EDMO	17-43659	5/25/17

Filed 02/18/24 Entered 02/18/24 22:37:44 Main Document Pg 9 of 16 Case 24-40523 Doc 1

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Eastern District of Missouri

In r	re	Tiana C. Jone	s				Case No.		
						Debtor(s)	Chapter	13	
		DIS	CLO	OSURE OF COMI	PENSATIO	ON OF ATTOR	NEY FOR D	EBTOR(S)	
1.	cor	mpensation paid to	o me v	29(a) and Fed. Bankr. P. 2 within one year before the debtor(s) in contemplat	e filing of the pe	tition in bankruptcy,	or agreed to be pai	d to me, for service	
		For legal service	es, I h	ave agreed to accept			\$	4,800.00	
				his statement I have receiv				500.00	
		Balance Due					\$	4,300.00	
2.	Th	e source of the co	mpens	sation paid to me was:					
		Debtor		Other (specify):					
3.	Th	e source of compe	ensatio	on to be paid to me is:					
		Debtor		Other (specify):					
4.		I have not agree	d to sh	nare the above-disclosed c	compensation w	th any other person u	ınless they are mer	mbers and associate	es of my law firm.
				the above-disclosed comp , together with a list of the					ny law firm. A
5.	In	return for the abo	ve-dis	sclosed fee, I have agreed	to render legal	service for all aspects	of the bankruptcy	case, including:	
	b. c.	Preparation and f	iling of the d	s financial situation, and rof any petition, schedules, lebtor at the meeting of creeded]	, statement of af	fairs and plan which	may be required;	-	ankruptcy;
6.	Ву			otor(s), the above-disclose ers and adversary pro		nclude the following	service:		
					CERTII	FICATION			
this		ertify that the fore kruptcy proceedin		is a complete statement of	of any agreemen	t or arrangement for	payment to me for	representation of the	he debtor(s) in
	Feb	ruary 16, 2024				/s/ Brent S. Westb	rook		
	Date					Brent S. Westbroo			
						Signature of Attorney Westbrook Law G			
						515 Jefferson St.	. сар ==с		
						Suite C Saint Charles, MC	63301		
						636-493-9231 Fax			
						brent@westbrook	lawgroup.com		
1						Name of law firm			

United States Bankruptcy Court Eastern District of Missouri

In re	Tiana C. Jones		Case No.	
		Debtor(s)	Chapter	13
	VERIFICATIO	TRIX		
contai compl	The above named debtor(s) hereby certification ing the names and addresses of my creditorete.			
		/s/ Tiana C. Jones		
		Tiana C. Jones Debtor Signature		
		C		

Dated: February 16, 2024

Acceptance Now Attn: Bankruptcy 5501 Headquarters Drive Plano, TX 75024

Aes/suntrust Attn: Bankruptcy Po Box 2461 Harrisburg, PA 17105

Ally Financial, Inc Attn: Bankruptcy 500 Woodard Ave Detroit, MI 48226

Ameren Missouri 310 Bankruptcy PO Box 66881 Saint Louis, MO 63166

AmSher Collection Services 4524 Southlake Parkway Suite 15 Birmingham, AL 35244

AT&T Corp c/o AT&T Services, Inc. Karen Cavagnaro, Esq. One AT&T Way, Room 3A104 Bedminster, NJ 07921

Awa Collections PO Box 6605 Orange, CA 92613

Barnes - Jewish Hospital PO Box 954540 Saint Louis, MO 63195

c/o Jane Rund Asst US Attorney
111 S. 10th Street, Room 20.333
Saint Louis, MO 63102

Cach LLC / Square Two Financial Attn: Bankruptcy 4340 South Monaco St. 2nd Floor Denver, CO 80237

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130 Capital One/Walmart Attn: Bankruptcy P.O. Box 30285 Salt Lake City, UT 84130

Children's Hospital St. Louis One Children's Place Saint Louis, MO 63110

Coast to Coast Financial PO Box 2086
Thousand Oaks, CA 91360

Comenity Bank Attn: Bankruptcy PO Box 182125 Columbus, OH 43218

Consumer Adjustment Company, Inc. Attn: Bankruptcy 12855 Tesson Ferry Road St. Louis, MO 63128

Credit One Bank PO Box 98872 Las Vegas, NV 89193

Credit One Bank Attn: Bankruptcy Department 6801 Cimarron Rd Las Vegas, NV 89113

Dennis Joseph Barton 17600 Chesterfield Airport Road Suite B7 Chesterfield, MO 63005

DirecTV LLC by American InfoSource LP as Agent PO Box 5008 Carol Stream, IL 60197

Diversified Consultants, Inc. Attn: Bankruptcy Po Box 679543 Dallas, TX 75267

Diversified Radiology 1746 Cole Blvd. Suite 150 Golden, CO 80401

Ecmc Group Attn: Bankruptcy 111 Washington Ave South Ste 1400 Minneapolis, MN 55401 FedLoan Servicing Attn: Bankruptcy Po Box 69184 Harrisburg, PA 17106

First Collection Services Attn Bankruptcy 10925 Otter Creek East Blvd Little Rock, AR 72203

First Premier Bank 3820 N Louise Ave Sioux Falls, SD 57107

IC Systems, Inc Attn: Bankruptcy Po Box 64378 St. Paul, MN 55164

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101

Jefferson Capital Systems, LLC PO Box 7999 Saint Cloud, MN 56302

Laclede Gas Company 700 Market St. c/o Laclede Gas Company Saint Louis, MO 63101

LVNV Funding LLC c/o Resurgent Capital Services PO Box 10587 Greenville, SC 29603

Lvnv Funding/Resurgent Capital Attn: Bankruptcy Po Box 10497 Greenville, SC 29603

Medicredit 939 N. Hwy 67 Florissant, MO 63031

Metro St. Louis Sewer District Attn: Bankruptcy, AR Dept 2350 Market Street Saint Louis, MO 63103

Michael D. Stokes 133 South 11th Street, Suite 350 Saint Louis, MO 63102 Midland Funding LLC 2365 Northside Dr. #300 San Diego, CA 92108

Mission Lane LLC Attn: Bankruptcy P.O. Box 105286 Atlanta, GA 30348

Missouri Department of Revenue 301 High Street, Room 670 PO Box 475 Jefferson City, MO 65105

Mohela/dept Of Ed 633 Spirit Drive Chesterfield, MO 63005

One Advantage 7650 Magna Drive Belleville, IL 62223

Professional Finance 918 10th St. Greeley, CO 80631

Regional Acceptance Co Attn: Bankruptcy Po Box 1487 Wilson, NC 27858

Regional Acceptance Company Attn: Bankruptcy Po Box 1487 Wilson, NC 27858

Rottler Pest & Lawn Solutions 8625 St. Charles Rock Rd. Saint Louis, MO 63114

Santander Consumer USA PO Box 961245 Fort Worth, TX 76161

Sezzle Attn: Bankruptcy Po Box 3320 Minneapolis, MN 55403

Silver Leaf Resorts, Inc. 1221 River Bend Drive Suite 120 Dallas, TX 75247 Southwest Credit Systems 4120 International Parkway Suite 1100 Carrollton, TX 75007

Southwestern Bell Telephone Company c/o AT&T Services, Inc. Karen A. Cavagnaro - Lead Paralegal One AT&T Way, Room 3A104 Bedminster, NJ 07921

Spire
Drawer 2
Saint Louis, MO 63171

St. Louis Children's Hospital 1 Children's Place Saint Louis, MO 63110

St. Louis Community Credit Union 3651 Forest Park Avenue Saint Louis, MO 63108

St. Mary's HC Phy Billing PO Box 503945 Saint Louis, MO 63150

St. Mary's Health Center 6420 Clayton Road Saint Louis, MO 63117

Stoutheastern Emergency Physicians Memph PO Box 1123 Minneapolis, MN 55440

Stuart Allan 5447 E. 5th St., Suite 110 Tucson, AZ 85711

Suntrust Bank PO Box 61047 Harrisburg, PA 17106

Synchrony Bank Attn: Bankruptcy Po Box 965060 Orlando, FL 32896

The CBE Group Inc. 131 Tower Park Drive, Suite 100 PO Box 900 Waterloo, IA 50704 TitleMax of Missouri, INC. d/b/a TitleMa 15 Bull Street, Suite 200 Savannah, GA 31401

US Bank Trust National Association c/o BSI Financial Services 1425 Greenway Dr., Suite 400 Irving, TX 75038

US Dept of Education Attn: Bankruptcy Po Box 16448 Saint Paul, MN 55116

Verizon by American InfoSource LP as agent 4515 N. Santa Fe Ave. Oklahoma City, OK 73118

Washington University PO Box 8239 Saint Louis, MO 63110

Washington University Physicians c/o Higgins Law Office PO Box 645 Eureka, MO 63025